

Average Federal Service & Overseas Service
for Selected Categories of CIARDS Retirees in FY-1984

<u>Category</u>	<u>Years of Federal Service</u>	<u>Years of Overseas Service</u>
Ops Officer	31.2	9
Other "D" Careerists	29.3	8.5
Commo	30	10.7
Support Careerists (MG & M)	31.1	9
Average of All CIARDS Retirees	30.4	7.9

COMPARISONS OF ANNUITIES FOR CIARDS RETIREES
COMPUTED UNDER CURRENT CIARDS & PROPOSED FORMULAS

Employee with 38 Years of Service & High-3 of \$63,512 - SIS-4

	<u>CIARDS</u> <u>(Basic Annuity)</u>	<u>% of</u> <u>High-3</u>
Current (2% of Average High-3 Salary x # Years of Service Not to Exceed 35 Years of Service Credit; i.e., 70% of Average High-3)	\$44,458 (capped)	70.0%

Proposed
(2 1/2% of Average High-3 Salary x Years
of Overseas Service, plus 2% of All Non-
Overseas Service Not to Exceed 75.0% of
Average High-3)

5 Years Overseas	\$47,634 (capped)	75.0%
8 Years Overseas	\$47,634 (capped)	75.0%
12 Years Overseas	\$47,634 (capped)	75.0%
20 Years Overseas	\$47,634 (capped)	75.0%

COMPARISONS OF ANNUITIES FOR CIARDS RETIREES
COMPUTED UNDER CURRENT CIARDS & PROPOSED FORMULAS

Employee with 34 Years of Service & High-3 of \$62,794 - SIS-3A

	<u>CIARDS</u> <u>(Basic Annuity)</u>	<u>% of</u> <u>High-3</u>
Current (2% of Average High-3 Salary x # Years of Service Not to Exceed 35 Years of Service Credit; i.e., 70% of Average High-3)	\$42,700	68.0%

Proposed
(2 1/2% of Average High-3 Salary x Years
of Overseas Service, plus 2% of All Non-
Overseas Service Not to Exceed 75.0% of
Average High-3)

5 Years Overseas	\$44,270	70.5%
8 Years Overseas	\$45,212	72.0%
12 Years Overseas	\$46,468	74.0%
20 Years Overseas	\$47,095 (capped)	75.0%

COMPARISONS OF ANNUITIES FOR CIARDS RETIREES
COMPUTED UNDER CURRENT CIARDS & PROPOSED FORMULAS

Employee with 34 years of Service & High-3 of \$61,775 - SIS-2A

	<u>CIARDS</u> <u>(Basic Annuity)</u>	<u>% of</u> <u>High-3</u>
Current (2% of Average High-3 Salary x # Years of Service Not to Exceed 35 Years of Service Credit; i.e., 70% of Average High-3)	\$42,007	68.0%

Proposed
(2 1/2% of Average High-3 Salary x Years
of Overseas Service, plus 2% of All Non-
Overseas Service Not to Exceed 75.0% of
Average High-3)

5 Years Overseas	\$43,551	70.5%
8 Years Overseas	\$44,478	72.0%
12 Years Overseas	\$45,714	74.0%
20 Years Overseas	\$46,331 (capped)	75.0%

COMPARISONS OF ANNUITIES FOR CIARDS RETIREES
COMPUTED UNDER CURRENT CIARDS & PROPOSED FORMULAS

Employee with 30 Years of Service & High-3 of \$57,094 - SIS-1A

	CIARDS (Basic Annuity)	% of High-3
Current (2% of Average High-3 Salary x # Years of Service Not to Exceed 35 Years of Service Credit; i.e., 70% of Average High-3)	\$34,256	60.0%

Proposed
(2 1/2% of Average High-3 Salary x Years
of Overseas Service, plus 2% of All Non-
Overseas Service Not to Exceed 75.0% of
Average High-3)

5 Years Overseas	\$35,684	62.5%
8 Years Overseas	\$36,540	63.9%
12 Years Overseas	\$37,682	65.9%
20 Years Overseas	\$39,966	70.0%

COMPARISONS OF ANNUITIES FOR CIARDS RETIREES
COMPUTED UNDER CURRENT CIARDS & PROPOSED FORMULAS

Employee with 35 Years of Service & High-3 of \$53,295 - GS-14/10

	CIARDS (Basic Annuity)	% of High-3
Current (2% of Average High-3 Salary x # Years of Service Not to Exceed 35 Years of Service Credit; i.e., 70% of Average High-3)	\$37,307	70.0%

Proposed
(2 1/2% of Average High-3 Salary x Years
of Overseas Service, plus 2% of All Non-
Overseas Service Not to Exceed 75.0% of
Average High-3)

5 Years Overseas	\$38,639	72.5%
8 Years Overseas	\$39,438	73.9%
12 Years Overseas	\$39,971 (capped)	75.0%
20 Years Overseas	\$39,971 (capped)	75.0%

COMPARISONS OF ANNUITIES FOR CIARDS RETIREES
COMPUTED UNDER CURRENT CIARDS & PROPOSED FORMULAS

Employee with 31 Years of Service & High-3 of \$41,951 - GS-13/7

	<u>CIARDS</u> <u>(Basic Annuity)</u>	<u>% of</u> <u>High-3</u>
Current (2% of Average High-3 Salary x # Years of Service Not to Exceed 35 Years of Service Credit; i.e., 70% of Average High-3)	\$25,948	62.0%

Proposed (2 1/2% of Average High-3 Salary x Years of Overseas Service, plus 2% of All Non- Overseas Service Not to Exceed 75.0% of Average High-3)		
5 Years Overseas	\$26,994	64.5%
8 Years Overseas	\$27,622	66.0%
12 Years Overseas	\$28,459	68.0%
20 Years Overseas	\$30,133	72.0%

COMPARISONS OF ANNUITIES FOR CIARDS RETIREES
COMPUTED UNDER CURRENT CIARDS & PROPOSED FORMULAS

Employee with 32 Years of Service & High-3 of \$32,706 - GS-12/6

	<u>CIARDS</u> <u>(Basic Annuity)</u>	<u>% of</u> <u>High-3</u>
Current (2% of Average High-3 Salary x # Years of Service Not to Exceed 35 Years of Service Credit; i.e., 70% of Average High-3)	\$20,932	64.0%
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Proposed (2 1/2% of Average High-3 Salary x Years of Overseas Service, plus 2% of All Non- Overseas Service Not to Exceed 75.0% of Average High-3)		
5 Years Overseas	\$21,749	
8 Years Overseas	\$22,240	66.0%
12 Years Overseas	\$22,894	67.9%
20 Years Overseas	\$24,202	69.9%
		73.9%

COMPARISONS OF ANNUITIES FOR CIARDS RETIREES
COMPUTED UNDER CURRENT CIARDS & PROPOSED FORMULAS

Employee with 26 Years of Service & High-3 of \$31,516 - GS-11/9

	CIARDS (Basic Annuity)	% of High-3
Current (2% of Average High-3 Salary x # Years of Service Not to Exceed 35 Years of Service Credit; i.e., 70% of Average High-3)	\$16,388	51.9%

Proposed (2 1/2% of Average High-3 Salary x Years of Overseas Service, plus 2% of All Non- Overseas Service Not to Exceed 75.0% of Average High-3)		
5 Years Overseas	\$17,176	54.4%
8 Years Overseas	\$17,649	56.0%
12 Years Overseas	\$18,279	57.9%
20 Years Overseas	\$19,540	62.0%

COMPARISONS OF ANNUITIES FOR CIAFDS RETIREES
COMPUTED UNDER CURRENT CIARDS & PROPOSED FORMULAS

Employee with 24 Years of Service & High-3 of \$19,264 - GSB-7/7

	CIARDS (Basic Annuity)	% of High-3
Current (2% of Average High-3 Salary x # Years of Service Not to Exceed 35 Years of Service Credit; i.e., 70% of Average High-3)	\$ 9,247	48.0%

Proposed
(2 1/2% of Average High-3 Salary x Years
of Overseas Service, plus 2% of All Non-
Overseas Service Not to Exceed 75.0% of
Average High-3)

5 Years Overseas	\$ 9,726	50.4%
8 Years Overseas	\$10,017	51.9%
12 Years Overseas	\$10,403	54.0%
20 Years Overseas	\$11,173	57.9%